

**Information to identify the case:**

Debtor 1

**Edith Cruz**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1164

EIN --\_-----

Debtor 2

**Ramon D. Cruz-Nieves**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7972

EIN --\_-----

United States Bankruptcy Court District of New Jersey

Case number: **19-24907-CMG**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edith Cruz  
aka Edith M. Cruz

Ramon D. Cruz-Nieves  
aka Ramon Cruz

10/25/22

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Edith Cruz  
Ramon D. Cruz-Nieves  
Debtors

Case No. 19-24907-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 25, 2022

User: admin  
Form ID: 3180W

Page 1 of 6  
Total Noticed: 114

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Edith Cruz, Ramon D. Cruz-Nieves, 2 Kennedy Court, North Plainfield, NJ 07062-2404
sp	Christopher Kyle Johnston, Law Office of Christopher Johnston, LLC, PBM 60585 P.O. Box 7775, San Francisco, CA 94120-7775
518383725	+ Ashwood Financial Services, 6325-A South East Street, Indianapolis, IN 46227-7111
518383726	Assisting Hands Home Care, A/K/A TYCE LLC, 513 West Mt. Prospect Avenue, Suite 111, Livingston, NJ 07039
518383735	+ Chrysler Financial Company LLC, Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
518383736	+ Chrysler Financial Company LLC, Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
518383737	+ Chrysler Financial Company, LLC, Chrysler Capital, ATTN: Bankruptcy Dept., P.O. Box 961278, Fort Worth, TX 76161-0278
518383744	+ David B. Watner, P.O. Box 6189, 1129 Bloomfield Avenue, Suite 208, West Caldwell, NJ 07006-7123
518383745	+ Devang G. Patel, MD, 904 Oak Tree Avenue H, South Plainfield, NJ 07080-5126
518383749	+ Eastern Dental of Union, LLC, 2115 Route 22 West, Union, NJ 07083-8409
518383752	Edison Radiology Group PA, P.O. Box 2187, Edison, NJ 08818-2187
518383750	Edison Radiology Group PA, 65 James Street, Edison, NJ 08820-3947
518383751	Edison Radiology Group PA, P.O. Box 3271, Indianapolis, IN 46206-3271
518383753	+ Gastroenterology Consultants Of SJ, Amherst Commons, Building A, Suite 2, 693 Main Street, Lumberton, NJ 08048-5043
518383754	+ Hematology Oncology Consultant, Beaula V. Koduri, MD, 2110 Oak Treet Road, Edison, NJ 08820-1404
518383759	+ James Street Anesthesia Associates, 102 James Street, Suite 103, Edison, NJ 08820-3970
518479888	Middlesex Emergency Physician PA, PO Box 1123, Minneapolis MN 55440-1123
518383769	Middlesex Emergency Physicians, PA, P.O. Box 740021, Cincinnati, OH 45274-0021
518383768	Middlesex Emergency Physicians, PA, 65 James Street, Edison, NJ 08820-3947
518383772	+ New Jersey Manufacturers Insurance, 301 Sullivan Way, West Trenton, NJ 08628-3496
518383771	+ New Jersey Manufacturers Insurance, 1599 Littleton Road, Parsippany, NJ 07054-3803
518479876	Plainfield Emergency Physician PA, PO Box 1123, Minneapolis MN 55440-1123
518383777	+ Quality Asset Recovery, LLC, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
518447106	+ Suntust Bank, Service Finance Co LLC, 555 S Federal Hwy # 200, Boca Raton, FL 33432-6033
518383807	+ University Radiology Group PC, PO Box 1075, 579A Cranbury Road, East Brunswick, NJ 08816-5426
518383809	++ VENGROFF WILLIAMS INC, PO BOX 4155, SARASOTA FL 34230-4155 address filed with court:, Vengroff Williams, Inc., 368 Veteran's Memorial Highway, Suite 11, Commack, NY 11725
518383813	+ Wandaly Cruz, 2 Kennedy Court, North Plainfield, NJ 07062-2404

TOTAL: 27

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 25 2022 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 25 2022 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com		

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Date Rcvd: Oct 25, 2022

Form ID: 3180W

Total Noticed: 114

		Oct 25 2022 20:27:00	Santander Consumer USA Inc. dba Chrysler Capital, PO Box 961278, Ft. Worth, TX 76161-0278
518383770	Email/Text: akron_patient_services@teamhealth.com	Oct 25 2022 20:26:00	Middlesex Emergency Physicians, PA, C/O Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
518383729	EDI: CINGMIDLAND.COM	Oct 26 2022 00:28:00	AT&T Wireless, P.O. Box 10330, Fort Wayne, IN 46851-0330
518383727	+ EDI: CINGMIDLAND.COM	Oct 26 2022 00:28:00	AT&T Wireless, 17000 Cantrell Road, Little Rock, AR 72223-4266
518383728	EDI: CINGMIDLAND.COM	Oct 26 2022 00:28:00	AT&T Wireless, 1801 Valley View Lane, Dallas, TX 75234-8906
518383720	+ Email/Text: American@AABinfo.net	Oct 25 2022 20:27:00	American Adjustment Bureau, P.O. Box 2758, Waterbury, CT 06723-2758
518383721	+ Email/Text: American@AABinfo.net	Oct 25 2022 20:27:00	American Adjustment Bureau, 73 Field Street, Waterbury, CT 06702-1906
518383724	+ Email/PDF: bncnotices@becket-lee.com	Oct 25 2022 20:37:02	American Express, P.O. Box 981535, El Paso, TX 79998-1535
518383722	+ Email/PDF: bncnotices@becket-lee.com	Oct 25 2022 20:37:14	American Express, P.O. Box 981537, El Paso, TX 79998-1537
518383723	Email/PDF: bncnotices@becket-lee.com	Oct 25 2022 20:37:13	American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
518419556	Email/PDF: bncnotices@becket-lee.com	Oct 25 2022 20:37:12	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518494903	Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2022 20:36:52	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518383732	EDI: CAPITALONE.COM	Oct 26 2022 00:28:00	Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285-5075
518452607	+ EDI: AIS.COM	Oct 26 2022 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518383730	EDI: CAPITALONE.COM	Oct 26 2022 00:28:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518383731	EDI: CAPITALONE.COM	Oct 26 2022 00:28:00	Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285
518383739	+ EDI: WFNNB.COM	Oct 26 2022 00:28:00	Comenity Bank, C/O New York & Company, P.O. Box 182125, Columbus, OH 43218-2125
518383740	+ EDI: WFNNB.COM	Oct 26 2022 00:28:00	Comenity Bank, C/O New York & Company, PO Box 182273, Columbus, OH 43218-2273
518383738	EDI: WFNNB.COM	Oct 26 2022 00:28:00	Comenity Bank, C/O New York & Company, PO Box 182789, Columbus, OH 43218-2789
518383741	+ Email/Text: bankruptcy@credencerm.com	Oct 25 2022 20:27:00	Credence Resource Management LLC, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
518383742	+ Email/Text: bankruptcy@credencerm.com	Oct 25 2022 20:27:00	Credence Resource Management LLC, P.O. Box 2147, Southgate, MI 48195-4147
518383743	+ Email/Text: bankruptcy@credencerm.com	Oct 25 2022 20:27:00	Credence Resource Management LLC, P.O. Box 2390, Southgate, MI 48195-4390
518383746	EDI: DISCOVER.COM	Oct 26 2022 00:28:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
518383747	EDI: DISCOVER.COM	Oct 26 2022 00:28:00	Discover Financial Services, PO Box 30943, Salt Lake City, UT 84130

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518394485	EDI: DISCOVER.COM	Oct 26 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518383748	+ EDI: DISCOVER.COM	Oct 26 2022 00:28:00	Discover Financial Services, PO Box 30421, Salt Lake City, UT 84130-0421
518383758	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Oct 25 2022 20:27:00	Hyundai Motor Finance, A/K/A KIA Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
518443784	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Oct 25 2022 20:27:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
518383757	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Oct 25 2022 20:27:00	Hyundai Motor Finance, A/K/A KIA Motors Finance, 4000 Macarthur Boulevard, Suite 1000, Newport Beach, CA 92660-2544
518383755	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Oct 25 2022 20:27:00	Hyundai Motor Finance, A/K/A KIA Motors Finance, Credit Dispute, P.O. Box 20835, Fountain Valley, CA 92728-0835
518383756	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Oct 25 2022 20:27:00	Hyundai Motor Finance, A/K/A KIA Motors Finance, ATTN: Correspondence, P.O. Box 20829, Fountain Valley, CA 92728-0829
518501630	EDI: JEFFERSONCAP.COM	Oct 26 2022 00:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518383760	+ Email/Text: abachman@rmbcollect.com	Oct 25 2022 20:27:00	JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938
518383761	+ Email/Text: abachman@rmbcollect.com	Oct 25 2022 20:27:00	JFK Medical Center, P.O. Box 11913, Newark, NJ 07101-4913
518383733	EDI: JPMORGANCHASE	Oct 26 2022 00:28:00	Chase Home Finance, MAIL CODE LA4-6945, 700 Kansas Lane, Monroe, LA 71203
518383734	EDI: JPMORGANCHASE	Oct 26 2022 00:28:00	Chase Home Finance, P.O. Box 901076, Fort Worth, TX 76101-2076
518383763	^ MEBN	Oct 25 2022 20:27:42	KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518383765	Email/Text: govtaudits@labcorp.com	Oct 25 2022 20:26:00	LabCorp, Laboratory Corporation Of America, 1250 Chapel Hill Road, Burlington, NC 27215
518383764	Email/Text: govtaudits@labcorp.com	Oct 25 2022 20:26:00	LabCorp, Laboratory Corporation Of America, P.O. Box 2240, Burlington, NC 27216-2240
518383766	Email/Text: govtaudits@labcorp.com	Oct 25 2022 20:26:00	LCA Collections, C/O Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
518383767	+ Email/Text: govtaudits@labcorp.com	Oct 25 2022 20:26:00	LCA Collections, C/O Laboratory Corporation of America, 1250 Chapel Hill Road, Burlington, NC 27215-7141
518383773	+ Email/Text: bankruptcy@onlineis.com	Oct 25 2022 20:27:00	Online Information Services, A/K/A Online Collections, P.O. Box 1489, Winterville, NC 28590-1489
518383774	+ Email/Text: bankruptcy@onlineis.com	Oct 25 2022 20:27:00	Online Information Services, A/K/A Online Collections, 685 West Firetower Road, Winterville, NC 28590-9232
518504164	EDI: PRA.COM	Oct 26 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
518383776	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	PayPal Credit, P.O. Box 5018, Timonium, MD 21094-5018
518383775	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138
518491712	EDI: Q3G.COM		

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		Oct 26 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518383779	Email/Text: BankruptcyMail@questdiagnostics.com	Oct 25 2022 20:27:00	Quest Diagnostics, Inc., P.O. Box 740985, Cincinnati, OH 45274-0985
518383778	+ Email/Text: BankruptcyMail@questdiagnostics.com	Oct 25 2022 20:27:00	Quest Diagnostics, Inc., 3 Giralda Farms, Madison, NJ 07940-1027
518383780	Email/Text: clientservices@remexinc.com	Oct 25 2022 20:26:00	Remex, Inc., Revenue Management Excellence, 307 Wall Street, Princeton, NJ 08540-1515
518414524	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 25 2022 20:27:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
518383782	+ Email/Text: bankruptcy@savit.com	Oct 25 2022 20:27:00	Savit Collection Agency, 46 West Ferris Street, East Brunswick, NJ 08816-2159
518383781	Email/Text: bankruptcy@savit.com	Oct 25 2022 20:27:00	Savit Collection Agency, P.O. Box 250, East Brunswick, NJ 08816-0250
518383785	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 25 2022 20:27:00	Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412
518383784	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 25 2022 20:27:00	Select Portfolio Servicing, Inc., 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
518383783	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 25 2022 20:27:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518383786	+ Email/Text: servicing@svcfm.com	Oct 25 2022 20:27:00	Service Finance Company LLC, 555 South Federal Highway, Suite 200, Boca Raton, FL 33432-6033
518383787	Email/Text: bankruptcy@sw-credit.com	Oct 25 2022 20:27:00	Southwest Credit Systems, L.P., SW Credit Systems, Inc., 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
518383788	+ Email/Text: bankruptcy@sw-credit.com	Oct 25 2022 20:27:00	Southwest Credit Systems, L.P., 5910 West Plano, Suite 100, Plano, TX 75093-2202
518383791	EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O GAP, ATTN: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
518383792	EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O TJX Rewards, P.O. Box 965015, Orlando, FL 32896-5015
518383793	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O TJX Rewards, PO Box 965036, Orlando, FL 32896-5036
518383800	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O Mattress Firm, Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064
518499526	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518383797	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O Walmart, Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064
518383789	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O GAP, P.O. Box 965005, Orlando, FL 32896-5005
518383790	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O GAP, PO Box 965036, Orlando, FL 32896-5036
518383794	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O TJX Rewards, Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064
518383799	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O Mattress Firm, P.O. Box 965005, Orlando, FL 32896-5005
518383798	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O Mattress Firm, PO Box 965036, Orlando, FL 32896-5036

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518383795	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O Walmart, P.O. Box 965024, Orlando, FL 32896-5024
518383796	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, C/O Walmart, PO Box 965036, Orlando, FL 32896-5036
518385907	+ EDI: RMSC.COM	Oct 26 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518383803	EDI: AISTMBL.COM	Oct 26 2022 00:28:00	T-Mobile, Attn: Customer Relations, 12920 SE 38th Street, Bellevue, WA 98006
518383801	EDI: AISTMBL.COM	Oct 26 2022 00:28:00	T-Mobile, Attn: Customer Relations, PO Box 37380, Albuquerque, NM 87176-7380
518383802	EDI: AISTMBL.COM	Oct 26 2022 00:28:00	T-Mobile, Attn: Customer Relations, PO Box 742596, Cincinnati, OH 45274-2596
518401346	+ EDI: AIS.COM	Oct 26 2022 00:28:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518383806	+ EDI: WFFC2	Oct 26 2022 00:28:00	U.S. Bank National Association, 101 North Phillips Avenue, Sioux Falls, SD 57104-6738
518504313	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 25 2022 20:27:00	U.S. Bank National Association et.al, c/o Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
518383804	EDI: USBANKARS.COM	Oct 26 2022 00:28:00	U.S. Bank National Association, 425 Walnut Street, Cincinnati, OH 45202
518383805	EDI: USBANKARS.COM	Oct 26 2022 00:28:00	U.S. Bank National Association, EP-MN-WS4L, West Side Flats, 60 Livingston Avenue, Saint Paul, MN 55107
518482906	+ EDI: AIS.COM	Oct 26 2022 00:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518383812	+ EDI: VERIZONCOMB.COM	Oct 26 2022 00:28:00	Verizon, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225
518383811	+ EDI: VERIZONCOMB.COM	Oct 26 2022 00:28:00	Verizon, Attn: Billing Office, 236 E. Town Street #170, Columbus, OH 43215-4631
518383810	+ EDI: VERIZONCOMB.COM	Oct 26 2022 00:28:00	Verizon, P.O. Box 650584, Dallas, TX 75265-0584

TOTAL: 87

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518383808	*P++	VENGROFF WILLIAMS INC, PO BOX 4155, SARASOTA FL 34230-4155, address filed with court:, Vengroff Williams, Inc., 8440 North Tamiami Trail, Sarasota, FL 34243
518383762	##+	KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:**

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Roger Chavez	on behalf of Joint Debtor Ramon D. Cruz-Nieves rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net
Roger Chavez	on behalf of Debtor Edith Cruz rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7